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Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Secretary Johnson:

Because our clientele primarily use debit and credit cards to pay for their purchases, we are faced with exorbitant merchant fees each month. Therefore, the proposed swipe reform is music to our ears, providing hope for lower expenses. When business costs decrease, we can hire more workers or simply manage our finances better. Owning a small business is never easy, and the huge fees that we are charged when our customers use a credit card only make it worse.

Our family-owned business has been in existence since 1992 and employs fewer than ten workers. When you have a small staff, they become like family to you. That makes it even more difficult when you're forced to lay someone off in order to continue to remain solvent. This is what large merchant fees do to small businesses like ours. We are faced with very difficult decisions in order to give our customers the option of paying with plastic. In our society, cash is becoming a thing of the past. Most of our sales are transacted with a swipe. Why should we be faced with a huge fee for each one?

Stand with small business owners and support the swipe reform. Allowing small business owners to provide discounts for cash customers, stipulating a cap for merchant fees and allowing credit limits to be placed on purchases will help small business owners make the transition into the future of our credit society with ease. I hope we can count on your support.

Your constituent,

Shari Steber

Natural Wood Finishes

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